

2011 Medicare Monthly Premiums

Medicare Part A	
Hospital Deductible	\$1,332.00 per benefit period
Hospital Coinsurance	
• Days 61-90	\$283.00 per day
• Days 91-150	\$566.00 per day
Skilled Nursing Facility Coinsurance	
• Days 21-100	\$141.50 per day
Premium for Voluntary Enrollees	
 30-39 Quarters of Coverage 	\$248.00 per month
 Less than 30 Quarters of Coverage 	\$450.00 per month

Medicare Part B		
Deductible	\$162.00 per year	
Premium	\$141.50 for most beneficiaries.	Please see note and chart below.

Chart: Part B Premiums

Annual Income	Monthly Premium
≤ \$85,000	\$115.40
> \$85,000, but ≤ \$107,000	\$161.50
> \$107,000, but ≤ \$160,000	\$230.00
> \$160,000, but ≤ \$214,000	\$299.90
> \$214,000	\$369.10

* Note: Part B Premium in 2011

The Social Security Administration (SSA) announced that there will be no cost of living adjustment (COLA) increase in 2011. This means beneficiaries will see no increase in their Social Security benefits in 2011. Current law, known as the *hold harmless* provision, protects most beneficiaries from a negative net income. In short, the provision states that a beneficiary is protected from seeing a decrease in their Social Security benefits due to an increase in their Part B premium.

About 73 percent of current Medicare beneficiaries will continue to have the same Part B monthly premium of \$96.40 in 2011. However, the remaining 27 percent are not protected by the *hold harmless* provision because they are either higher income or do not have their Part B premium taken from their Social Security benefits. These beneficiaries will pay a higher Part B premium in 2011, beginning at \$110.50. The remaining 27 percent includes beneficiaries new to Medicare in 2011 (3 percent), those who already pay an adjusted Part B premium because of a higher income (5 percent), and those whose Part B premium is paid by Medicaid through one of the Medicare Savings Programs (17 percent).

Source: CMS Announces Medicare Premiums, Deductibles for 2011